

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Eduardo A. Cabrera-Soriano  
 Debtor

Case No. 18-12872-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db  
 14098953 +Eduardo A. Cabrera-Soriano, 7165 Charles Street, Philadelphia, PA 19135-1001  
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance Corp., 201 Little Falls Drive,  
 Wilmington, DE 19808)  
 14098952 +American Heritage FCU, 3110 Grant Avenue, Philadelphia, PA 19114-2542  
 14098954 +American Independent Insurance Company, 1400 Union Meeting Road, Suite 250,  
 Blue Bell, PA 19422-1952  
 14098955 +Authentic Bartending School, c/o CCA, Inc., P.O. Box 641007, Chicago, IL 60664-1007  
 14098959 City of Philadelphia, Department of Finance, P.O. Box 56318, Philadelphia, PA 19130-6318  
 14098948 +David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street,  
 Norristown, PA 19401-4807  
 14098962 +Enhanced Recovery Corporation, 10550 Deerwood Park Blvd., Suite 600,  
 Jacksonville, FL 32256-2811  
 14098964 +GC Services, 6330 Gulfon, Houston, TX 77081-1198  
 14098968 +KML Law Group, P.C., Suite 5000 Mellon Indep. Ctr., 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14098969 +Law Offices of Mitchell N. Kay, 7 Penn Plaza, New York, NY 10001-3967  
 14098971 +MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 14098970 +Michael F. Ratchford, Esquire, Ratchford Law Group, PC, 409 Lackawanna Avenue, Suite 320,  
 Scranton, PA 18503-2059  
 14098973 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 14098976 +Sunrise Credit Services, Inc., 260 Airport Plaza, Farmingdale, NY 11735-4021  
 14098979 +Temple Emergency Physicians, 3401 N. Broad Street, Philadelphia, PA 19140-5103  
 14098984 +Village of Pennbrook, 9071 Millcreek Road, Suite 1600, Levittown, PA 19054-4299  
 14098965 +hhgregg, 2100 Center Square Road, Suite 300, Swedesboro, NJ 08085-4540

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: spitofskybk@verizon.net May 17 2018 02:21:18 DAVID B. SPITOFSKY,  
 Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401  
 tr +E-mail/Text: bncnotice@phl3trustee.com May 17 2018 02:23:48 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov May 17 2018 02:23:13 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 17 2018 02:22:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 17 2018 02:22:55 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 17 2018 02:22:29 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14104159 EDI: HNDA.COM May 17 2018 05:58:00 American Honda Finance Corporation,  
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088  
 14098951 EDI: AFNIRECOVERY.COM May 17 2018 05:58:00 Afni, Inc., 404 Brock Drive, P.O. Box 3427,  
 Bloomington, IL 61702-3427  
 14098956 EDI: BANKAMER.COM May 17 2018 05:58:00 Bank of America, P.O. Box 53132,  
 Phoenix, AZ 85072-3132  
 14098958 EDI: CHRYSLER.COM May 17 2018 05:58:00 Chrysler Financial, P.O. Box 9223,  
 Farmington Hills, MI 48333-9223  
 14098957 EDI: CAPITALONE.COM May 17 2018 05:58:00 Capital One Bank USA, N.A., P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14098960 +EDI: CCS.COM May 17 2018 05:58:00 Credit Collection Services, Two Wells Avenue,  
 Newton, MA 02459-3246  
 14098961 EDI: ESSL.COM May 17 2018 05:58:00 Dish Network, Dept. 0063, Palatine, IL 60055-0063  
 14098963 EDI: AMINFOFP.COM May 17 2018 05:58:00 First Premier Bank, P.O. Box 5147,  
 Sioux Falls, SD 57117-5147  
 14098950 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 17 2018 02:22:29 Frederic J. Baker, Esquire,  
 Office of U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14098967 EDI: IRS.COM May 17 2018 05:58:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14098972 +E-mail/Text: egssupportservices@alorica.com May 17 2018 02:22:40 NCO Financial,  
 507 Prudential Road, Horsham, PA 19044-2308  
 14098974 +E-mail/Text: blegal@phfa.org May 17 2018 02:22:31 PA Housing Finance Agency,  
 211 North Front Street, P.O. Box 15057, Harrisburg, PA 17105-5057  
 14099420 +EDI: PRA.COM May 17 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14098977 +EDI: RMSC.COM May 17 2018 05:58:00 Synchrony Bank, P.O. Box 965036,  
 Orlando, FL 32896-5036  
 14098978 EDI: ATSTMBL.COM May 17 2018 05:58:00 T-Mobile, P.O. Box 53410, Bellevue, WA 98015  
 14098980 +E-mail/Text: bankruptcynotices@cbecompanies.com May 17 2018 02:22:52 The CBE Group, Inc.,  
 1309 Technology Parkway, Cedar Falls, IA 50613-6976  
 14098981 +E-mail/Text: bankruptcydepartment@tsico.com May 17 2018 02:23:41 Transworld Systems Inc.,  
 507 Prudential Road, Horsham, PA 19044-2308

District/off: 0313-2

User: dlw  
Form ID: 309I

Page 2 of 2  
Total Noticed: 43

Date Rcvd: May 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14098982	+EDI: VERIZONCOMB.COM May 17 2018 05:58:00	Verizon Pennsylvania, 500 Technology Drive, Weldon Springs, MO 63304-2225
14098983	EDI: VERIZONCOMB.COM May 17 2018 05:58:00	Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14098949*	+Eduardo A. Cabrera-Soriano, 7165 Charles Street, Philadelphia, PA 19135-1001
14098966	##+Imperial Credit Systems, Inc., 125 N. Parkside Drive, Suite 302, Colorado Springs, CO 80909-7025
14098975	##+Sleep Pointe, 1841 N. Rock Road Court, Suite 100, Wichita, KS 67206-4210

TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 18, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

DAVID B. SPITOFISKY on behalf of Debtor Eduardo A. Cabrera-Soriano spitofskybk@verizon.net,  
spitofskylaw@verizon.net  
KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency  
bkggroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Eduardo A. Cabrera-Soriano</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>18-12872-elf</b>		
	Social Security number or ITIN	<b>xxx-xx-5877</b>	
	EIN	--	
	Social Security number or ITIN	--	
	EIN	--	
	Date case filed for chapter	<b>13 4/28/18</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Eduardo A. Cabrera-Soriano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7165 Charles Street Philadelphia, PA 19135	
<b>4. Debtor's attorney</b> Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: <a href="mailto:spitofskybk@verizon.net">spitofskybk@verizon.net</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 5/16/18

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 8/24/18**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 7/7/18**

**Filing deadline: 10/25/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 1029.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**7/24/18 at 10:00 AM, Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.